

United States Bankruptcy Court
Middle District of FloridaIn re:
Osvaldo J. Henao
Norha E. Ramos
DebtorsCase No. 19-04495-CCJ
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-6

User: jmontero
Form ID: 309APage 1 of 2
Total Noticed: 36

Date Rcvd: Jul 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2019.

db/jdb Osvaldo J. Henao, Norha E. Ramos, 16752 Cedar Run Dr, Orlando, FL 32828-6976
 28364181 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 28364186 Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 28364185 Best Buy/Cbna, Citibank Corp/Centralized Bankruptcy, PO Box 790034,
 Saint Louis, MO 63179-0034
 28364191 Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd,
 Mason, OH 45040-8999
 28364193 +Midland Funding, 320 E Big Beaver Rd, Troy, MI 48083-1271
 28364194 Paramount Recovery Sys, PO Box 23369, Waco, TX 76702-3369
 28364195 Suntrust Bank/Greensky, Attn: Bankruptcy, PO Box 29429, Atlanta, GA 30359-0429
 28364196 Suntrustbank/Gs Loan S, 1797 Northeast Expy NE, Atlanta, GA 30329-7803
 28364199 +Synchrony Bank/Midland Funding, LLC., c/o Colleen E. Lehmann, PO Box 290335,
 Tampa, FL 33687-0335
 28364200 The Bank of New York Mellon, c/o Van Ness Law Firm, PLC., 1239 E Newport Center Dr Ste 110,
 Deerfield Beach, FL 33442-7711

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: alvarezlaw8@gmail.com Jul 11 2019 23:05:37 Flavio E Alvarez,
 911 North Main Street, Suite 8, Kissimmee, FL 34744
 tr +EDI: BRBWEBBER Jul 12 2019 02:48:00 Richard B Webber, Post Office Box 3000,
 Orlando, FL 32802-3000
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Jul 11 2019 23:06:25
 United States Trustee - ORL7/13, Office of the United States Trustee,
 George C Young Federal Building, 400 West Washington Street, Suite 1100,
 Orlando, FL 32801-2210
 28364176 EDI: HNDA.COM Jul 12 2019 02:48:00 American Honda Finance, Attn: Bankruptcy,
 PO Box 168088, Irving, TX 75016-8088
 28364177 EDI: HNDA.COM Jul 12 2019 02:48:00 American Honda Finance, PO Box 1027,
 Alpharetta, GA 30009-1027
 28364174 EDI: GMACFS.COM Jul 12 2019 02:48:00 Ally Financial, Attn: Bankruptcy Dept,
 PO Box 380901, Bloomington, MN 55438-0901
 28364175 EDI: GMACFS.COM Jul 12 2019 02:48:00 Ally Financial, PO Box 380901,
 Bloomington, MN 55438-0901
 28364178 EDI: AMEREXPR.COM Jul 12 2019 02:48:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
 El Paso, TX 79998-1540
 28364179 EDI: AMEREXPR.COM Jul 12 2019 02:48:00 Amex, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 28364180 EDI: BANKAMER.COM Jul 12 2019 02:48:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 28364184 E-mail/Text: defaultspecialty.us@bbva.com Jul 11 2019 23:06:41 BBVA Compass,
 Attn: Bankruptcy, PO Box 10184, Birmingham, AL 35202-0184
 28364182 EDI: TSYS2.COM Jul 12 2019 02:48:00 Barclays Bank Delaware, Attn: Correspondence,
 PO Box 8801, Wilmington, DE 19899-8801
 28364183 EDI: TSYS2.COM Jul 12 2019 02:48:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 28364187 EDI: CAPIO.COM Jul 12 2019 02:53:00 Capi Partners LLC, 2222 Texoma Pkwy Ste 150,
 Sherman, TX 75090-2481
 28364188 EDI: CAPITALONE.COM Jul 12 2019 02:48:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 28364189 EDI: CAPITALONE.COM Jul 12 2019 02:48:00 Capital One Bank USA N, PO Box 30281,
 Salt Lake City, UT 84130-0281
 28364190 +E-mail/Text: defaultspecialty.us@bbva.com Jul 11 2019 23:06:41 Compass Bk,
 15 20th St S Fl 9, Birmingham, AL 35233-2011
 28364218 EDI: FLDEPREV.COM Jul 12 2019 02:48:00 Florida Department of Revenue, Bankruptcy Unit,
 Post Office Box 6668, Tallahassee FL 32314-6668
 28364219 EDI: IRS.COM Jul 12 2019 02:48:00 Internal Revenue Service, Post Office Box 7346,
 Philadelphia PA 19101-7346
 28364192 EDI: TSYS2.COM Jul 12 2019 02:48:00 Macys/dsnb, PO Box 8218, Mason, OH 45040-8218
 28364217 +E-mail/Text: Bankruptcy@octaxcol.com Jul 11 2019 23:06:10 Orange County Tax Collector,
 PO Box 545100, Orlando FL 32854-5100
 28364198 EDI: RMSC.COM Jul 12 2019 02:48:00 Synch/Rooms to Go, Attn: Bankruptcy, PO Box 965060,
 Orlando, FL 32896-5060
 28364197 EDI: RMSC.COM Jul 12 2019 02:48:00 Synch/Rooms to Go, C/o, PO Box 965036,
 Orlando, FL 32896-5036
 28364202 EDI: WFFC.COM Jul 12 2019 02:48:00 Wells Fargo Bank, PO Box 14517,
 Des Moines, IA 50306-3517
 28364201 EDI: WFFC.COM Jul 12 2019 02:48:00 Wells Fargo Bank, MAC F823F-02F, PO Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 113A-6

User: jmontero
Form ID: 309A

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jul 11, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

Flavio E Alvarez on behalf of Debtor Osvaldo J. Henao alvarezlaw8@gmail.com,
gl6170@notify.cincompass.com
Flavio E Alvarez on behalf of Joint Debtor Norha E. Ramos alvarezlaw8@gmail.com,
gl6170@notify.cincompass.com
Richard B Webber F001@ecfcbis.com, rschohl@zkslawfirm.com;rwebber@zkslawfirm.com
United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Osvaldo J. Henao	Social Security number or ITIN	xxx-xx-2511
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Norha E. Ramos	Social Security number or ITIN	xxx-xx-2177
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Middle District of Florida		Date case filed for chapter	7 7/10/19
Case number: 6:19-bk-04495-CCJ			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Osvaldo J. Henao	Norha E. Ramos
2. All other names used in the last 8 years		
3. Address	16752 Cedar Run Dr Orlando, FL 32828-6976	16752 Cedar Run Dr Orlando, FL 32828-6976
4. Debtor's attorney Name and address	Flavio E Alvarez 911 North Main Street Suite 8 Kissimmee, FL 34744	Contact phone (407) 870-0015 Email: alvarezlaw8@gmail.com
5. Bankruptcy Trustee Name and address	Richard B Webber Post Office Box 3000 Orlando, FL 32802	Contact phone (407) 425-7010

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

For more information, see page 2 >

Debtor **Osvaldo J. Henao** and **Norha E. Ramos**Case number **6:19-bk-04495-CCJ**

6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	George C. Young Federal Courthouse 400 West Washington Street Suite 5100 Orlando, FL 32801	Hours open: Monday – Friday 8:30 AM – 4:00PM Contact phone 407-237-8000 Date: July 11, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	August 8, 2019 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	Location: George C. Young Courthouse, Suite 1203-B, 400 West Washington Street, Orlando, FL 32801
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: October 7, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening, discharge, and closing dates, and whether a case has assets or not. McVCIS is accessible 24 hours a day except during routine maintenance. To access McVCIS toll free call 1-866-222-8029.	